

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: BOYER, JO ANN  
BOYER, BRUCE

§ Case No. 08-27250

§

§

Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH R. VOILAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Northern District of Illinois  
219 S. Dearborn  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 10/21/2010 in Courtroom 250, United States Courthouse, Kane County Courthouse  
100 S. Third Street  
Geneva, IL 60134.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/01/2010

By: JOSEPH R. VOILAND

Trustee

JOSEPH R. VOILAND  
1625 WING ROAD  
YORKVILLE, IL 60560  
(630) 553-1951

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In re: BOYER, JO ANN  
BOYER, BRUCE

§ Case No. 08-27250  
§  
§  
§

Debtor(s) \_\_\_\_\_

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 90,201.49  
*and approved disbursements of* \$ 87,578.01  
*leaving a balance on hand of* <sup>1</sup> \$ 2,623.48

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
N/A	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>JOSEPH R. VOILAND</u>	\$ <u>1,000.00</u>	\$ <u>146.88</u>
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges,</i> <u>U.S. Bankruptcy Court</u>	\$ _____	\$ _____
<i>Fees,</i> <u>United States Trustee</u>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
-------------------------	-------------	-----------------

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 89,162.98 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.7 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
<u>2</u>	Chase Bank USA, N.A.	\$ <u>35,577.15</u>	\$ <u>589.06</u>
<u>3</u>	PYOD LLC its successors and assigns as assignee of	\$ <u>18,817.78</u>	\$ <u>311.57</u>
<u>4</u>	PYOD LLC its successors and assigns as assignee of	\$ <u>19,677.75</u>	\$ <u>325.81</u>
<u>5</u>	Chase Bank USA, N.A.	\$ <u>1,432.84</u>	\$ <u>23.72</u>
<u>6</u>	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ <u>13,657.46</u>	\$ <u>226.13</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00. The claim filed by CCO Mortgage (claim #1) was withdrawn.

Prepared By: /s/JOSEPH R. VOILAND  
Trustee

JOSEPH R. VOILAND  
1625 WING ROAD  
YORKVILLE, IL 60560  
(630) 553-1951

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 5 of 5

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 08-27250

User: cgreen  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Sep 02, 2010

The following entities were noticed by first class mail on Sep 04, 2010.

db +Jo Ann Boyer, 508 Grace St, Elgin, IL 60120-7837  
jdb +Bruce Boyer, 508 Grace St, Elgin, IL 60120-7837  
aty +James A Young, James A Young & Associates, Ltd., 47 DuPage Court, Elgin, IL 60120-6421  
tr +Joseph Voiland, Joseph R. Voiland, 1625 Wing Road, Yorkville, IL 60560-9263  
12694295 +Bank of America, Attn: Bankruptcy Dept NC4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012  
12694296 +Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091-5155  
12694297 +Cco Mortgage Corp., 2812 Emerywood Pkwy, Richmond, VA 23294-3727  
12694298 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204  
14449946 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
14493407 +Chase Bank USA, N.A., C/O Creditors Bankruptcy Service, P.O. Box 740933,  
Dallas, TX 75374-0933  
12694299 +Citi, Attention: Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
12694300 +Citifinancial, Po Box 499, Hanover, MD 21076-0499  
12694301 +David J. Rickert, County Collector, 719 S. Batavia Ave. Bldg. A, Geneva, IL 60134-3077  
12694303 +Natl City Credit Card Services, Attention: Bankruptcy Department, 6750 Miller Road,  
Brecksville, OH 44141-3262  
12694304 +Nbgl Bergner, Po Box 15521, Wilmington, DE 19850-5521  
14465805 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
12936227 +RBS Citizens NA, s/b/m Charter One Bank NA, CCO Mortgage, 10561 Telegraph Rd,  
Glen Allen, VA 23059-4577  
12694306 +Sears/cbsd, Po Box 20363, Kansas City, MO 64195-0363  
12694307 +Target Nb, Po Box 673, Minneapolis, MN 55440-0673

The following entities were noticed by electronic transmission on Sep 02, 2010.

14743391 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 03 2010 02:54:06  
FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
Oklahoma City, OK 73124-8809  
12694302 +E-mail/PDF: cr-bankruptcy@kohls.com Sep 03 2010 03:08:28 Kohls, Attn: Recovery,  
Po Box 3120, Milwaukee, WI 53201-3120  
12694305 +E-mail/Text: bankrupt@nicor.com Nicor Gas,  
Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662  
TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 04, 2010

Signature:

